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Title Using Book Antiqua 14, (Bold)

The first author's name[1]*, The second author's name[2], and so on Name of agency here
Corresponding Author: Author name email name

A R T I C L E I N F O

Keywords: Maximum five keywords here, separated by a comma

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A B S T R A C T

English abstract only consisted of one paragraph and a maximum of 120 words. The abstract should contain the aims of the research or your paper contribution to the knowledge (novelty if available). State your tested variables or concepts if qualitative, a short explanation of your research methodology and samples, as well as your data observation timelines. Close the abstract with a short statement of your results and implications, if any.

YOUR PAPER MUST BE BETWEEN 10 TO 20 PAGES MAXIMUM, INCLUDING REFERENCES. PLEASE BEAR IN MIND; AN EXCELLENT ARTICLE IS STRAIGHT TO THE POINT. SO THAT 30% OF YOUR PAPER HAS TO COVER THE INTRODUCTION TO THE METHODOLOGY, AND THE REST, 70% OF IT, IS TO ELABORATE YOUR FINDINGS IN THE RESULTS AND DISCUSSION SECTION, AS WELL AS REFERENCES.

INTRODUCTION (Start on new page, separated from title page above)

The introduction section is here; you can provide the logical and phenomenological reasoning of conducting your research. It is **also mandatory that you put a clear explanation of your paper's contribution to knowledge enrichment.** It could present in the description of a niche sample (capturing unique samples), theory enrichment, or exciting results (novelty-if available). A short and straight to the point introduction is critically essential in this paper.

You have to type **with Book Antiqua 12, single-spaced, and justified**. At the end of this part, you must provide us with your research aims or questions, but bear in mind, not to give them numbers, just put them in one paragraph or assimilate them with another part of the introduction section.

This paper used in-note in referencing articles. You could write it as follows: (Diener, 2000), as for an article with more than one author (Haerani, Parmitasari, Aponno, & Aunalal, 2019). Should you want to cite more than several papers, arrange them alphabetically from A-Z, not the year of publishing as follows (Caprara & Zimbardo, 2004; Lusardi, Mitchell, & Curto, 2010; Sabri & MacDonald, 2010). The use of a reference tool, such as Mendeley, is also mandatory.

THEORETICAL REVIEW

Name of theory here

Explanation of theory here

If your work is quantitative, please provide the previous studies concurring or rejecting your proposed hypothesis.

H1: Hypothesis one and so on here

Name of theory here

Explanation of theory here

H2: Hypothesis two and so on here

After the hypothesis section, if your study is quantitative, please provide the contextual framework here, or your mind maps, if it is qualitative.

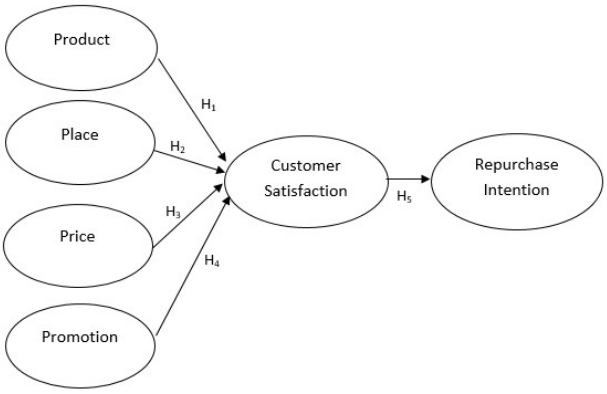

Figure 1. Conceptual Framework (**The image has to be in good quality**)

METHODOLOGY

Provide a clear and shortened version of your methods in conducting the research, the population and sample, and means of data analysis.

RESULTS

Steps of Your result test here

In this section, you must provide us with each step taken to accomplish your studies. You must not put too much the result of descriptive statistics here; on the other hand, it should be summarized in an easier to read table or graphs. You must not forget the numbers for every table and chart presented in your paper.

Table 1. Three Box Method (**Table has to be in good quality of reading**)

Score	Criteria
50,00 – 100,00	Low
100,01 – 150,00	Medium
	High

All equations must also be numbered.

$$Y= G+C+I+Nx \ldots\ldots\ldots\ldots\ldots (1)$$

In this section, every statistical test you conducted must be explained thoroughly. This part is very critical to elaborate on the employed stated research methodology. Every statistical finding must be summarized and presented in tables or graphs; instead of a mere copy-paste from your statistical tools.

DISCUSSION

This part allows you to elaborate on your results findings academically. You must not put numbers related to your statistical tests here; instead, you have to explain that numbers here. You have to compile your discussion with academic supports to your study and a good explanation according to the specific area you are investigating.

CONCLUSIONS AND RECOMMENDATIONS

Provide some conclusions and the implementation of the research results**.**

FURTHER STUDY

Every research is subject to limitations; thus, you can explain them here and briefly provide suggestions to further investigations.

ACKNOWLEDGMENT

This section gave you the opportunities to present gratitude to your colleagues who provide suggestions for your papers. You can also convey your appreciation to the financial grants you are accepting, making this paper.

REFERENCES

Every supporting study is here **and follows the APA 7th referencing guide**. We strongly advise you to use referencing tools like **Mendeley**. Write your references as follows:

Caprara, G. V., & Zimbardo, P. G. (2004). Personalizing politics: A congruency model of political preference. *American Psychologist*. https://doi.org/10.1037/0003-066X.59.7.581

Diener, E. (2000). Subjective well-being: The science of happiness and a proposal for a national index. *American Psychologist*. https://doi.org/10.1037/0003-066X.55.1.34

Haerani, S., Parmitasari, R. D. A., Aponno, E. H., & Aunalal, Z. I. (2019). Moderating effects of age on personality, driving behavior towards driving outcomes. *International Journal of Human Rights in Healthcare*. https://doi.org/10.1108/IJHRH-08-2017-0040

Lusardi, A., Mitchell, O. S., & Curto, V. (2010). Financial literacy among the young: Evidence and implications. *National Bureau of Economic Research*, 358–380. Retrieved from https://www.nber.org/papers/w15352.pdf

Sabri, M. F., & MacDonald, M. (2010). Savings Behavior and Financial Problems among College Students: The Role of Financial Literacy in Malaysia | Sabri | Cross-cultural Communication. *Crosscultural Communication*. https://doi.org/10.3968/j.ccc.1923670020100603.009